

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF ALABAMA**

IN RE:

ANTHONY J JAMES
SSAN: XXX-XX-7175

WILLIE MARY JAMES
SSAN: XXX-XX-0616

Debtor(s)

Case No. 16-33020-DHW
Chapter 13

TRUSTEE'S OBJECTION TO CONFIRMATION

COMES NOW, the Trustee, and pursuant to 11 U.S.C. §1325 objects to confirmation of the debtor(s) plan as filed. As grounds for said objection, the Trustee states as follows:

1. The debtor(s) filed a petition seeking relief under Chapter 13 of the United States Bankruptcy Code on October 25, 2016.
 2. The debtor(s) §341 Meeting of Creditors was held December 15, 2016.
 3. The debtor(s) overall pay record is 78%.
- (X) The following creditor was listed as unsecured, but filed their claim as secured or priority. The debtor(s)' plan fails to make provisions for this claim:

Creditor: CREDIT CENTRAL
Trustee's Claim Number: 6
Account Number: 7175 PP/ NO PROVS
Claim Amount: \$674.60
Court Claim Number: 3
Claim Filed As: SECURED

(X) Debtors were to provide an itemization of how the proceeds of the worker's compensation settlement were spent.

(X) Debtors were to amend the schedules and plan to disclose a potential adversary proceeding versus PNC Bank and to pledge non-exempt proceeds.

(X) Debtors were to amend the Statement of Financial Affairs to reflect a worker's compensation settlement.

WHEREFORE, the above premises considered, Trustee objects to confirmation of the debtor(s) plan and requests that either confirmation be denied or the case be continued until such time as the above referenced issues have been resolved.

Respectfully submitted this January 20, 2017.

Sabrina L. McKinney
Acting Chapter 13 Trustee

By: /s/Tina J. Hayes

Tina J. Hayes
Staff Attorney

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CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that I have served a copy of the foregoing Trustee's Objection to Confirmation on the parties listed below by either electronic mail or by placing same in the U.S. Mail, postage prepaid and properly addressed this January 20, 2017.

Copy to: DEBTOR(S)
JOSHUA C MILAM

/s/Tina J. Hayes

Tina J. Hayes
Staff Attorney